Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (currently amended) A computer implemented service for updating a merchant customer transaction account database over a network, comprising:

a first database of information having a plurality of merchant customer records;

a remote merchant customer database having a first plurality of customer transaction account records;

a ~~merchant~~ process server for appending a <u>provider processing instruction</u> ~~merchant processing request~~ to at least one of said first plurality of customer transaction ~~accounts~~ <u>account records</u> to produce a merchant processing request data file; and

a process server for receiving ~~said first database of information and~~ said merchant processing request data file, said process server configured to compare <u>data consistency between</u> said first database of information and said merchant processing request data file to produce a first comparison data file, said first comparison data file comprising a first record including a compilation of said merchant processing ~~requests~~ <u>request data files</u> accepted for processing by said process server, said first comparison data file further comprising a second record including a compilation of said merchant processing ~~requests~~ <u>request data files</u> rejected for processing by said process server, said process server further configured to <u>at least one of</u> update said first database of information in accordance with <u>said provider processing instruction, wherein said provider processing instruction is appended to</u> said merchant processing request data file <u>and synchronize said first database with said merchant processing request data file</u>.

2.   (original) A computer implemented service according to claim 1 wherein, said service further comprises a second database of information having a second plurality of customer transaction accounts records.

3.   (original) A computer implemented service according to claim 2 wherein, said process server is configured to receive said second database of information, said process server configured to compare said first database of information and said second database of information

to produce a second comparison data file, said second comparison file comprising a plurality of updated customer transaction account records, said process server further configured to update said first database of information in accordance with said second database of information.

4. (original) A computer implemented service according to claim 3, wherein, said process server is further configured to append a provider processing instruction to at least one of said plurality of updated customer transaction account records to produce a provider processing request data file.

5. (currently amended) A computer implemented service, according to claim 4, wherein said process server is configured to <u>generate</u> ~~provide~~ an update summary file, said update summary <u>file</u> comprising at least one of said first comparison data file and said provider processing request data file.

6. (currently amended) A computer implemented service according to claim 5, wherein said update summary <u>file</u> ~~report~~ is provided to said ~~merchant~~ process server daily.

7. (currently amended) A computer implemented service according to claim 5 wherein, said ~~merchant~~ process server is configured to retrieve said update summary file.

8. (currently amended) A computer implemented service according to claim 7 wherein, said ~~merchant~~ <u>process</u> server is further configured to update said remote merchant customer database in accordance with said update summary file.

9. (original) A computer implemented service according to claim 1 wherein, said at least one of said first plurality of customer transaction account records is pre-authorized.

10. (currently amended) A computer implemented service according to claim 1 wherein, said at least one of said first plurality of ~~distinct~~ customer transaction account records is provided ~~a~~ <u>said</u> merchant processing request <u>data file</u> indicating that said at least one of said first plurality of

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customer transaction account records is to be removed from at least one of said plurality of merchant customer records.

11. (currently amended) A computer implemented service according to claim 1, wherein said at least one of said first plurality of customer transaction account records is provided a said merchant processing request data file indicating that said at least one of said first plurality of distinct customer transaction card records requires alteration by said process server.

12. (original) A computer implemented service according to claim 1, wherein said remote merchant customer database is configured to be updated manually.

13. (currently amended) A computer implemented service according to claim 7, wherein said ~~merchant~~ process server is configured to update said remote merchant customer database in accordance with said provider processing instruction.

14. (currently amended) A computer implemented service according to claim 1, wherein said merchant request data files rejected for processing are ~~rejected merchant process request is~~ verified.

15. (currently amended) A computer implemented service according to claim 13, wherein said merchant process server appends said merchant request data files rejected for processing ~~verified rejected merchant process request~~ to said merchant process request data file.

16. (currently amended) A computer implemented service according to claim 13, wherein said merchant process request data file includes said merchant request data files rejected for processing ~~verified rejected merchant process request~~.

17. (currently amended) A computer implemented service according to claim 1, wherein said process server is configured to tally ~~the~~ a number of rejected merchant processing request data files.

18.   (original) A computer implemented service according to claim 17, wherein said process server comprises a predetermined rejection threshold.

19.   (currently amended) A computer implemented service according to claim 18, wherein said process server compares ~~the~~ said predetermined rejection threshold to said tally of ~~the~~ said number of rejected merchant process request data files, said process server further configured to reject said merchant process request data file when ~~the~~ said predetermined rejection threshold is reached.

20.   (currently amended) A computer implemented service according to claim 5, wherein said process server is configured to tally said merchant processing request data files accepted for processing ~~accepted merchant processing request~~, in accordance with a merchant process request grouping.

21   (currently amended) A computer implemented service according to claim 20, wherein said update summary file comprises said tally ~~said accepted merchant processing request~~.

22.   (original) A computer implemented service according to claim 1, wherein at least one of said first plurality of customer transaction accounts is outdated, said process server being configured to add said outdated at least one of said first plurality of customer transaction account records to said first database of information, said outdated one of said first plurality of customer transaction account records remaining permanently fixed.

23.   (currently amended) A computer implemented service for updating a merchant customer transaction account database over a network, comprising:

a first database of information having a plurality of merchant customer records wherein each of said merchant customer records further comprises a first plurality of customer transaction account records;

a second database of information having a second plurality of customer transaction account records;

a first remote merchant customer database stored on a remote merchant computer having a merchant database processor, said first remote merchant customer database having a third plurality of customer transaction account records, said first remote merchant customer database configured to provide at least one of said third plurality of customer transaction account records in a registry file, said at least one of said third plurality of customer transaction account records being provided a <u>provider processing instruction</u> ~~merchant transaction code~~; and

a process server for receiving said registry file, comparing <u>data consistency between</u> said at least one of said third plurality of customer transaction account records in said registry file to at least one of said first plurality of customer transaction account records comprising said plurality of merchant customer records and providing a daily maintenance file, wherein said comparison is ~~done~~ <u>completed</u> according to a predetermined order of steps corresponding to said <u>provider processing instruction appended to said registry file</u> ~~merchant transaction code~~, said daily maintenance file comprising a fourth plurality of customer transaction account records, at least one of said fourth plurality of customer transaction account records being provided a return transaction code, said daily maintenance file being provided to said merchant database processor, said merchant database processor <u>at least one of synchronizing and</u> updating at least one of said third plurality of customer transaction account records on said first remote merchant customer database, wherein said ~~updated~~ <u>third plurality of</u> customer transaction account ~~record~~ <u>records</u> ~~corresponds to~~ <u>correspond to</u> said customer transaction account record having said return transaction code.

24. (original) A computer implemented service according to claim 23, wherein said at least one of said third plurality of customer transaction account records is pre-authorized prior to storing said at least one of said third plurality of customer transaction account records on said first remote merchant customer database.

25. (original) A computer implemented service according to claim 24, wherein said at least one of said third plurality of customer transaction account records is provided a merchant transaction code indicating that said at least one of said third plurality of customer transaction account records is enrolled in said service for updating a merchant customer transaction account database over a network.

26.   (original) A computer implemented service according to claim 25, wherein said registry file includes a plurality of said enrolled ones of said third plurality of customer transaction account records.

27.   (original) A computer implemented service according to claim 26, wherein said registry file includes a plurality of customer transaction account records of customers paying recurring charges with at least one of said customer transaction account records, said registry file comprising an initial registry file.

28.   (original) A computer implemented service according to claim 27, wherein said first plurality of customer transaction accounts includes said initial registry file.

29.   (currently amended) A computer implemented service according to claim 25, wherein said at least one of said third plurality of customer transaction account records is provided a <u>provider processing instruction</u> ~~merchant transaction code~~ indicating that said at least one of said third plurality of customer transaction account records is removed from said service for updating a merchant customer transaction account database over a network.

30.   (currently amended) A computer implemented service according to claim 25, wherein said at least one of said third plurality of customer transaction account records is provided a <u>provider processing instruction</u> ~~merchant transaction code~~ indicating that said at least one of said third plurality of customer transaction account records requires alteration by said service for updating a merchant customer transaction account database over a network.

31.   (original) A computer implemented service according to claim 23, wherein said registry file is provided to said process server daily.

32.   (original) A computer implemented service according to claim 23, wherein said daily maintenance file is provided to said merchant database processor manually for updating at least one of said third plurality of customer transaction account records on said first remote merchant customer database.

33. (original) A computer implemented service according to claim 23, wherein said updating of said at least on of said third plurality of customer transaction account records on said first remote merchant customer database according to a predetermined order of steps corresponding to said return transaction code.

34. (previously presented) A computer implemented service according to claim 23, wherein said daily maintenance file further comprises a rejected records file, said rejected records file comprising said third plurality of customer transaction account records rejected by said process server.

35. (currently amended) A computer implemented service according to claim 34, wherein said those of said third plurality of customer transaction account records rejected by said process server are verified and re-entered in said registry file, wherein said registry file comprising said ~~verified~~ rejected records file is resubmitted to said process server.

36. (currently amended) A computer implemented service according to claim 1, wherein said process server comprises a ~~predetermined~~ rejection threshold, said rejection threshold being set such that where said rejection threshold is reached, said registry file is rejected by said server, said rejection threshold being reached when a predetermined number of said third plurality of customer transaction account records is rejected by said process server.

37. (original) A computer implemented service according to claim 23 wherein said daily maintenance file is provided to said merchant database processor daily.

38. (original) A computer implemented service according to claim 23 wherein said daily maintenance files are ordered such that each file may be processed in the ordered in which it was provided to the merchant database processor.

39. (original) A computer implemented service according to claim 36, wherein said process server provides a summary report to said merchant database processor, said summary report comprising information corresponding to at least one of the number of said third plurality of

customer transaction account records processed by said process server and the number of said third plurality of customer transaction account records rejected by said process server.

40.   (original) A computer implemented service according to claim 23 wherein said process server compares said second plurality of customer credit records to said first plurality of customer transaction account records to provide a server initiated maintenance file comprising a fifth plurality of customer transaction account records, said fifth plurality of customer transaction account records being provided said return transaction code, said daily maintenance file further comprising said fifth plurality of customer transaction account records.

41.   (original) A computer implemented service according to claim 26, wherein said at least one of said a plurality of said enrolled ones of said third plurality of customer transaction account records is outdated, said outdated enrolled one of said third plurality of customer transaction account records is provided to said first plurality of customer transaction account records, said outdated enrolled one of said third plurality of customer transaction account records remaining permanently fixed.